

REMARKS

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-48 are pending with claims 1, 31, and 32 being independent. Claims 1, 31, and 32 have been amended. Claims 45-48 have been added.

Applicants wish to thank Examiner Bayat for the telephone interview conducted March 2, 2005, the substance of which is incorporated herewith.

Claims 1, 31, and 32 have been amended to specify that the user is the user of the bank account and to include enabling presentation to the user of an aggregate display that includes the personalized transaction identification information and the online banking transaction information.

Claim 45 has been added to specify that the personalized transaction identification information may include a textual description of a purchase. Claims 46-48 have been added to specify that the user that provides transaction identification information is a party to the transaction.

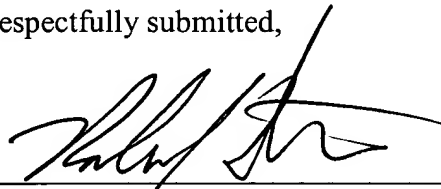
Applicants submit that all claims are in condition for allowance.

Please apply any charges or credits to deposit account 06-1050.

Respectfully submitted,

Date: _____

3/14/05



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